

## **Abstract**

The present invention is a system or method and device useful for the secure electronic payment of consumer debts over a publicly accessible computer network. The preferred form of the present invention uses at least two separate, but compatible, software packages. Security server software that continuously runs on a security server and payor software that runs on demand on a payor computer system. The payor computer system communicates via the payor software with the security server via the security server software. The communication, or transaction, session operates under the secure communication protocol described below. A payee computer system may also communicate via payee software with the security server. Additionally, a version is provided that utilizes smart card technology and a remote kiosk computer that communicates with the security server.

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